

CITY OF LODI
INFORMAL INFORMATIONAL MEETING
"SHIRTSLEEVE" SESSION
CARNEGIE FORUM, 305 WEST PINE STREET
TUESDAY, JULY 25, 2000

An Informal Informational Meeting ("Shirtsleeve" Session) of the Lodi City Council was held Tuesday, July 25, 2000 commencing at 7:05 a.m.

ROLL CALL

Present: Council Members – Hitchcock, Land, Nakanishi and Pennino

Absent: Council Members – Mann (Mayor)

Also Present: City Manager Flynn, City Attorney Hays and City Clerk Blackston

TOPIC(S)

1. Medical Benefits

This matter was introduced by Human Resources Analyst II Evans and information was presented by Karla Purcell, with CalPERS Health Benefits Program.


Speaking on the matter were the following persons:

- Ron Dancer
- Felix Heurta
- Dave Towne
- George Bradley

ADJOURNMENT

No action was taken by the City Council. The meeting was adjourned at approximately 8:17 a.m.

ATTEST:


Susan J. Blackston
City Clerk

City of Lodi Renewal Rate Comparisons with CalPERS

				<i>Office Visit</i>	<i>Hospital</i>	<i>OOP Max</i>	<i>Rx Benefit</i>	<i>Premium</i>
Current Rates:								
Health Net FA 2-Tier Rated	Single	88	\$165.24	\$5	100%	\$1,000 Single \$2,000 2-Party \$2,500 Family	\$10/\$10	\$149,481.12
	2-Party	126	\$390.00					
	3 or More	220	\$390.00					
Renewal Rates:								
Health Net FAA 2-Tier Rated	Single	88	\$185.90	\$5	100%	\$1,000 Single \$2,000 2-Party \$2,500 Family	\$10/\$10	\$168,166.70
	2-Party	126	\$438.75					
	3 or More	220	\$438.75					
Renewal Options:								
Health Net FAA 3-Tier Rates	Single	88	\$166.23	\$5	100%	\$1,000 Single \$2,000 2-Party \$2,500 Family	\$10/\$10	\$167,542.98
	2-Party	126	\$357.39					
	3 or More	220	\$490.38					
CalPERS								
Health Net Plan 3-Tier Rates	Single	88	\$180.64	\$5	100%	\$1,500 single \$3,000 2-party \$4,500 family	\$5/\$5	\$164,743.74
	2-Party	126	\$361.27					
	3 or More	220	\$469.67					
Eff. Jan 01, 2001								
CalPERS Health Net Plan 3-Tier Rates	Single	88	\$197.26	\$5	100%	\$1,500 single \$3,000 2-party \$4,500 family	\$5/\$5	\$179,902.00
	2-Party	126	\$394.52					
	3 or More	220	\$512.88					

HEALTH BENEFIT COMPARISONS for City of Lodi

	Health Net CalPERS	Health Net Current FAA Plan
BENEFIT		
Hospital		
Inpatient	No Charge	No Charge
Outpatient	No Charge	No Charge
Annual Out-of Pocket max. Per person/Per family	\$1,500 single \$3,000 2-party \$4,500 family	\$1,000 single \$2,000 2-Party \$2,500 family
Physician Care		
Office Visits	\$5	\$5
Allergy Test/Treat	\$5	\$0 testing/serum, \$5 for injections
Hearing Exam/Test	\$5	\$5
Immunizations/Inoculations	\$5	\$0 through age 18, \$5 19 yrs & older
Gynecological Exam	\$5	\$5 well woman exam
Periodic Health Exam	\$5	\$0 until age 2, \$5 2-5 yrs, \$10 6-17 yrs, \$25 age 18+
Well Baby Care	\$5	\$0 until age 2
Inpatient Hospital Visits	No Charge	No Charge
Surgery/Anesthesia	No Charge	No Charge
Eye Refraction	\$10 copay one per year (no limit < age 18)	\$5
Diagnostic x-ray and lab		
Outpatient	No Charge	No Charge
Durable Medical Equipment	No Charge Includes Orthotics and Prosthetics	50%, 20% for prosthesis
Prescription Drugs	\$5/30-day \$5/90-day mail	\$5 generic/\$10 brand 30-day \$10 generic /\$20 brand 90-day mail
Infertility Testing & Treatment	50% of charges	50% of all charges
Ambulance	No Charge	No Charge

HEALTH BENEFIT COMPARISONS for City of Lodi

	Health Net CalPERS	Health Net Current FAA Plan
Emergency Care (waived if admitted)		
Emergency Room	\$35	\$40
Urgent Care Center	\$35	\$20
Mental Health		For SEVERE MENTAL ILLNESSES:
Inpatient	No Charge up to 30 days per calendar year	No Charge, no calendar limit
Outpatient	\$20 per visit/20 visits per calendar year	\$5 per visit, no calendar limit
Substance Abuse		For Substance Abuse & Mental Illness (other than "SEVERE")
Inpatient	No Charge	No Charge, up to 30 days per calendar year for Chem Rehab & Mental Illness,
Outpatient	\$5 per visit/20 visits per calendar year	DETOX No Charge, no calendar limit \$20 per visit up to 20 visits per calendar year
Home Health	No Charge	No Charge
Skilled Nursing Care	No Charge up to 100 days per calendar year	No Charge up to 100 days per calendar year
Speech/Physical/Occupational Therapy Limited to short-term therapy for a period not exceeding 60 consecutive calendar days per condition following the date of the first therapy ses	No Charge for inpatient visits at a hospital or skilled nursing facility. \$5/visit for outpatient and home visits.	\$5 for Inpatient/Outpatient therapy, as long as significant improvement is expected.
Hospice	No Charge	No Charge
Chiropractic	\$5 per visit/20 visits per calendar year	not through Health Net (This is currently provided by Landmark Chiropractic)
Blood & Blood Products	No Charge	No charge
Hearing Aid Benefit	\$1,000 Max. every 36 months	Discount only through Beltone



MAX ELSON INSURANCE, INC.

July 21, 2000

City of Lodi
PO Box 3006
Lodi, CA 95242

RE: Important Notes

The following is a list of important items to consider while comparing the difference between your current group health benefits with Health Net and CalPERS:

I) **Benefits**

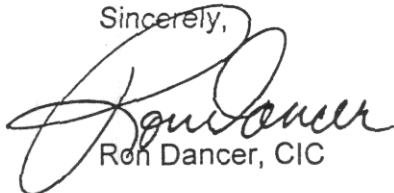
- A) Mandated Legislative changes are not included in the current CalPERS benefits. However they are included in the renewal Health Net benefits. These include the following:

AB 12	Second opinions must be authorized.
AB 39	All FDA approved contraceptives must be covered.
AB 88	Inpatient mental health services covered in full with no day limit and Outpatient mental health covered with no visit limit and with a co-pay the same as the plans office visit charge.
SB 64	Over-the-counter diabetic supplies and education.
SB 148	Testing and treatment for Phenylketonuria (PKU).

II) **Costs**

- A) Renewal date for current Health Net benefit contract is 9/01/2000 through 7/31/2001. These rates reflect all of the above costs for the mandated benefit changes.
- B) The current CalPERS rates will increase effective January 01, 2001 and will be in effect until December 31, 2001.
- C) The annual trend for increase in cost for medical benefits is somewhere around 8 to 10%.

Sincerely,



Ron Dancer, CIC

Max Elson Insurance, Inc.
An affiliate of Mid-Central Valley Insurance Producers, Inc.
P.O. Box 490, Lodi, CA 95242
(209) 334-4242 - Stockton 957-4030 - FAX (209) 334-3103
License #0390755

Survey Cities that are members of
CalPERS Health Program

(there are 15 survey cities)

	City
1	Davis
2	Fairfield
3	Manteca
4	Modesto
5	Roseville
6	Tracy
7	Vacaville
8	Woodland

**SAN JOAQUIN
COUNTY:**
LATHROP
MANTECA
TRACY

**SAN LUIS OBISPO
COUNTY:**

MORRO BAY
PISMO BEACH
SAN LUIS OBISPO

**SAN MATEO
COUNTY:**

ATHERTON, TOWN OF
BELMONT
BRISBANE
BURLINGAME
COLMA, TOWN OF
DALY CITY
HALF MOON BAY
HILLSBOROUGH,
TOWN OF
MENLO PARK
MILLBRAE
PACIFICA
REDWOOD CITY
SAN CARLOS
SAN MATEO
WOODSIDE, TOWN OF

**SANTA BARBARA
COUNTY:**

BUELLTON
CARPINTERIA
GUADALUPE
SANTA MARIA
SOLVANG

**SANTA CLARA
COUNTY:**

CUPERTINO
GILROY
LOS ALTOS HILLS,
TOWN OF
LOS GATOS
MONTESERENO
PALO ALTO
SANTA CLARA
SARATOGA
SUNNYVALE

**SANTA CRUZ
COUNTY:**
CAPITOLA
SANTA CRUZ

SHASTA COUNTY:

SHASTA LAKE

SISKIYOU COUNTY:

ETNA
FORT JONES, TOWN OF

SOLANO COUNTY:

AMERICAN CANYON
DIXON
FAIRFIELD
RIO VISTA
VACAVILLE
VALLEJO

SONOMA COUNTY:

PETALUMA
SANTA ROSA

**STANISLAUS
COUNTY:**

MODESTO

SUTTER COUNTY:

LIVE OAK
YUBA CITY

TULARE COUNTY:

FARMERSVILLE

VENTURA COUNTY:

MOORPARK
OJAI
OXNARD
PORT HUENEME
SANTA PAULA
THOUSAND OAKS

YOLO COUNTY:

DAVIS
WEST SACRAMENTO
WINTERS
WOODLAND

YUBA COUNTY:

MARYSVILLE



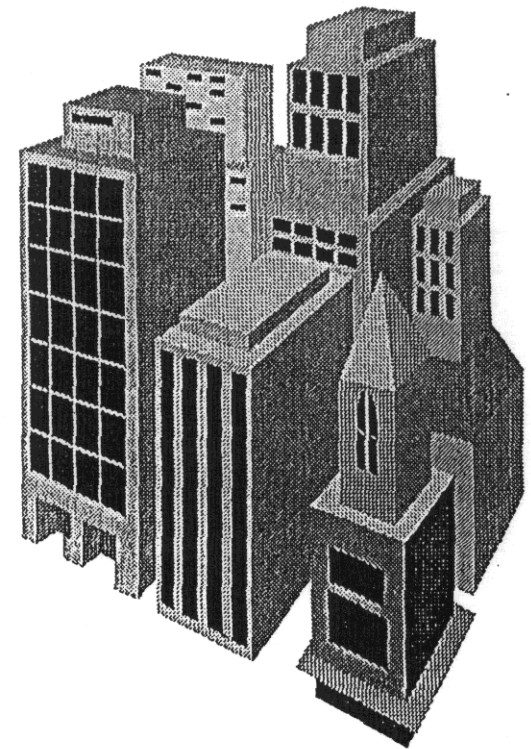
California Public
Employees' Retirement
System

Public Agency
Information/Marketing
(916) 658-1233

www.calpers.ca.gov

Listing Current as of:
4/1/1999

CalPERS & CALIFORNIA CITIES



PARTNERS IN MEETING THE HEALTH CARE CHALLENGE

PARTICIPATING CITIES
CalPERS HEALTH PROGRAM

ALAMEDA COUNTY:

ALAMEDA
ALBANY
DUBLIN
EMERYVILLE
FREMONT
HAYWARD
NEWARK
OAKLAND
PIEDMONT

AMADOR COUNTY:

JACKSON
SUTTER CREEK

BUTTE COUNTY:

BIGGS
PARADISE, TOWN OF

COLUSA COUNTY:

COLUSA
WILLIAMS

CONTRA COSTA COUNTY:

ANTIOCH
BRENTWOOD
CLAYTON
CONCORD
DANVILLE, TOWN OF
HERCULES
MARTINEZ
PINOLE
RICHMOND
SAN PABLO

FRESNO COUNTY:

REEDLEY

GLENN COUNTY:

ORLAND
WILLOWS

HUMBOLDT COUNTY:

BLUE LAKE

INYO COUNTY:

BISHOP

KERN COUNTY:

CALIFORNIA CITY
RIDGECREST

KINGS COUNTY:

AVENAL

LAKE COUNTY:

LAKEPORT

**LOS ANGELES
COUNTY:**

AGOURA HILLS
ALHAMBRA
ARCADIA
ARTESIA
AVALON
AZUSA
BALDWIN PARK
BELL
BELLFLOWER
BEVERLY HILLS
BURBANK
CALABASAS
CARSON
CERRITOS
CLAREMONT
COMMERCE
COMPTON
COVINA
CUDAHY
CULVER CITY
DIAMOND BAR
DUARTE

EL MONTE
EL SEGUNDO
GLENORA
HAWTHORNE
HIDDEN HILLS
HUNTINGTON PARK
INGLEWOOD
IRWINDALE
LA CANADA-
FLINTRIDGE
LA HABRA HEIGHTS

LA MIRADA
LA PUENTE
LAKEWOOD
LAWDALE
LOMITA
LYNWOOD
MALIBU
MANHATTAN BEACH

**LOS ANGELES
COUNTY:**

MAYWOOD
MONROVIA
MONTEBELLO
MONTEREY PARK
NORWALK
PALMDALE
PARAMOUNT
PASADENA
PICO RIVERA
POMONA
RANCHO PALOS VERDES
ROLLING HILLS
ROSEMEAD
SAN DIMAS
SAN FERNANDO
SAN GABRIEL
SAN MARINO
SANTA CLARITA
SANTA FE SPRINGS
SANTA MONICA
SIERRA MADRE
SIGNAL HILL
SOUTH EL MONTE
SOUTH GATE
SOUTH PASADENA
TEMPLE CITY
THOUSAND OAKS
TORRANCE
WEST COVINA
WEST HOLLYWOOD
WESTLAKE VILLAGE

MARIN COUNTY:

BELVEDERE
CORTE MADERA, TOWN OF
LARKSPUR
NOVATO
ROSS, TOWN OF
SAN ANSELMO, TOWN OF
SAN RAFAEL
TIBURON, TOWN OF

**MENDOCINO
COUNTY:**

UKIAH

MERCED COUNTY:

ATWATER
LOS BANOS

**MONTEREY
COUNTY:**

CARMEL-BY-THE-SEA
DEL REY OAKS
GONZALES
KING CITY
MARINA
MONTEREY
PACIFIC GROVE
SAND CITY

NAPA COUNTY:

NAPA
YOUNTVILLE, TOWN OF

NEVADA COUNTY:

GRASS VALLEY

ORANGE COUNTY:

BREA
BUENA PARK
COSTA MESA
CYPRESS
DANA POINT
FOUNTAIN VALLEY
FULLERTON
GARDEN GROVE
LA HABRA
LA PALMA
LAGUNA NIGUEL
LOS ALAMITOS
MISSION VIEJO
NEWPORT BEACH
ORANGE
SAN CLEMENTE
SANTA ANA
SEAL BEACH
STANTON
TUSTIN
WESTMINSTER
YORBA LINDA

PLACER COUNTY:

LINCOLN
LOOMIS, TOWN OF
ROCKLIN
ROSEVILLE

**RIVERSIDE
COUNTY:**

BLYTHE

RIVERSIDE COUNTY:

CALIMESA
CANYON LAKE
CATHEDRAL CITY
CORONA
INDIAN WELLS
INDIO
LAKE ELSINORE
MORENO VALLEY
MURRIETA
NORCO

PALM SPRINGS
PERRIS
TEMECULA

**SACRAMENTO
COUNTY:**

FOLSOM

**SAN BENITO
COUNTY:**

HOLLISTER

**SAN BERNARDINO
COUNTY:**

BARSTOW
CHINO
CHINO HILLS
COLTON
HESPERIA
HIGHLAND
LOMA LINDA
ONTARIO
REDLANDS
RIALTO
SAN BERNARDINO
TWENTY-NINE PALMS
UPLAND
YUCAIPA
YUCCA VALLEY, TOWN OF

SAN DIEGO COUNTY:

CARLSBAD
CORONADO
EL CAJON
ENCINITAS
IMPERIAL BEACH
LA MESA
LEMON GROVE
OCEANSIDE
SAN MARCOS
SOLANA BEACH

filed 7-25-0

**SAN JOAQUIN
COUNTY:**
LATHROP
MANTECA
TRACY

**SAN LUIS OBISPO
COUNTY:**
MORRO BAY
PISMO BEACH
SAN LUIS OBISPO

**SAN MATEO
COUNTY:**
ATHERTON, TOWN OF
BELMONT
BRISBANE
BURLINGAME
COLMA, TOWN OF
DALY CITY
HALF MOON BAY
HILLSBOROUGH,
TOWN OF
MENLO PARK
MILLBRAE
PACIFICA
REDWOOD CITY
SAN CARLOS
SAN MATEO
WOODSIDE, TOWN OF

**SANTA BARBARA
COUNTY:**
BUELLTON
CARPINTERIA
GUADALUPE
SANTA MARIA
SOLVANG

**SANTA CLARA
COUNTY:**
CUPERTINO
GILROY
LOS ALTOS HILLS,
TOWN OF
LOS GATOS
MONTEREY
PALO ALTO
SANTA CLARA
SARATOGA
SUNNYVALE

**SANTA CRUZ
COUNTY:**
CAPITOLA
SANTA CRUZ

SHASTA COUNTY:
SHASTA LAKE

SISKIYOU COUNTY:
ETNA
FORT JONES, TOWN OF

SOLANO COUNTY:
AMERICAN CANYON
DIXON
FAIRFIELD
RIO VISTA
VACAVILLE
VALLEJO

SONOMA COUNTY:
PETALUMA
SANTA ROSA

**STANISLAUS
COUNTY:**
MODESTO

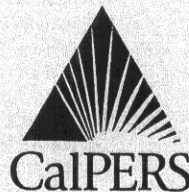
SUTTER COUNTY:
LIVE OAK
YUBA CITY

TULARE COUNTY:
FARMERSVILLE

VENTURA COUNTY:
MOORPARK
OJAI
OXNARD
PORT HUENEME
SANTA PAULA
THOUSAND OAKS

YOLO COUNTY:
DAVIS
WEST SACTAMENTO
WINTERS
WOODLAND

YUBA COUNTY:
MARYSVILLE



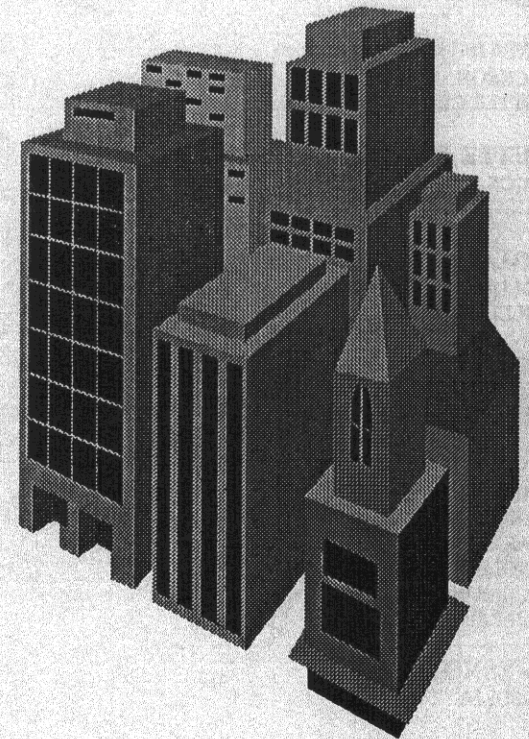
**California Public
Employees' Retirement
System**

**Public Agency
Information/Marketing
(916) 658-1233**

www.calpers.ca.gov

**Listing Current as of:
4/1/1999**

CalPERS & CALIFORNIA CITIES



**PARTNERS
IN MEETING
THE HEALTH CARE
CHALLENGE**

PARTICIPATING CITIES
CalPERS HEALTH PROGRAM

ALAMEDA COUNTY:

ALAMEDA
ALBANY
DUBLIN
EMERYVILLE
FREMONT
HAYWARD
NEWARK
OAKLAND
PIEDMONT

AMADOR COUNTY:

JACKSON
SUTTER CREEK

BUTTE COUNTY:

BIGGS
PARADISE, TOWN OF

COLUSA COUNTY:

COLUSA
WILLIAMS

CONTRA COSTA COUNTY:

ANTIOCH
BRENTWOOD
CLAYTON
CONCORD
DANVILLE, TOWN OF
HERCULES
MARTINEZ
PINOLE
RICHMOND
SAN PABLO

FRESNO COUNTY:

REEDLEY

GLENN COUNTY:

ORLAND
WILLOWS

HUMBOLDT COUNTY:

BLUE LAKE

INYO COUNTY:

BISHOP

KERN COUNTY:

CALIFORNIA CITY
RIDGECREST

KINGS COUNTY:

AVENAL

LAKE COUNTY:

LAKEPORT

LOS ANGELES COUNTY:

AGOURA HILLS
ALHANBRA
ARCADIA
ARTESIA
AVALON
AZUSA
BALDWIN PARK
BELL
BELLFLOWER
BEVERLY HILLS
BURBANK
CALABASAS
CARSON
CERRITOS
CLAREMONT
COMMERCE
COMPTON
COVINA
CUDAHY
CULVER CITY
DIAMOND BAR
DUARTE
EL MONTE
EL SEGUNDO
GLENORA
HAWTHORNE
HIDDEN HILLS
HUNTINGTON PARK
INGLEWOOD
IRWINDALE
LA CANADA-
FLINTRIDGE
LA HABRA HEIGHTS
LA MIRADA
LA PUENTE
LAKEWOOD
LAWNDALE
LOMITA
LYNWOOD
MALIBU
MANHATTAN BEACH

LOS ANGELES COUNTY:

MAYWOOD
MONROVIA
MONTEBELLO
MONTEREY PARK
NORWALK
PALMDALE
PARAMOUNT
PASADENA
PICO RIVERA
POMONA
RANCHO PALOS VERDES
ROLLING HILLS
ROSEMEAD
SAN DIMAS
SAN FERNANDO
SAN GABRIEL
SAN MARINO
SANTA CLARITA
SANTA FE SPRINGS
SANTA MONICA
SIERRA MADRE
SIGNAL HILL
SOUTH EL MONTE
SOUTH GATE
SOUTH PASADENA
TEMPLE CITY
THOUSAND OAKS
TORRANCE
WEST COVINA
WEST HOLLYWOOD
WESTLAKE VILLAGE

MARIN COUNTY:

BELVEDERE
CORTE MADERA, TOWN OF
LARKSPUR
NOVATO
ROSS, TOWN OF
SAN ANSELMO, TOWN OF
SAN RAFAEL
TIBURON, TOWN OF

MENDOCINO COUNTY:

UKIAH

MERCED COUNTY:

ATWATER
LOS BANOS

MONTEREY COUNTY:

CARMEL-BY-THE-SEA
DEL REY OAKS
GONZALES
KING CITY
MARINA
MONTEREY
PACIFIC GROVE
SAND CITY

NAPA COUNTY:

NAPA
YOUNTVILLE, TOWN OF

NEVADA COUNTY:

GRASS VALLEY

ORANGE COUNTY:

BREA
BUENA PARK
COSTA MESA
CYPRESS
DANA POINT
FOUNTAIN VALLEY
FULLERTON
GARDEN GROVE
LA HABRA
LA PALMA
LAGUNA NIGUEL
LOS ALAMITOS
MISSION VIEJO
NEWPORT BEACH
ORANGE
SAN CLEMENTE
SANTA ANA
SEAL BEACH
STANTON
TUSTIN
WESTMINSTER
YORBA LINDA

PLACER COUNTY:

LINCOLN
LOOMIS, TOWN OF
ROCKLIN
ROSEVILLE

RIVERSIDE COUNTY;
BLYTHE

RIVERSIDE COUNTY:

CALIMESA
CANYON LAKE
CATHEDRAL CITY
CORONA
INDIAN WELLS
INDIO
LAKE ELSINORE
MORENO VALLEY
MURRIETA
NORCO
PALM SPRINGS
PERRIS
TEMECULA

SACRAMENTO COUNTY:

FOLSOM

SAN BENITO COUNTY:

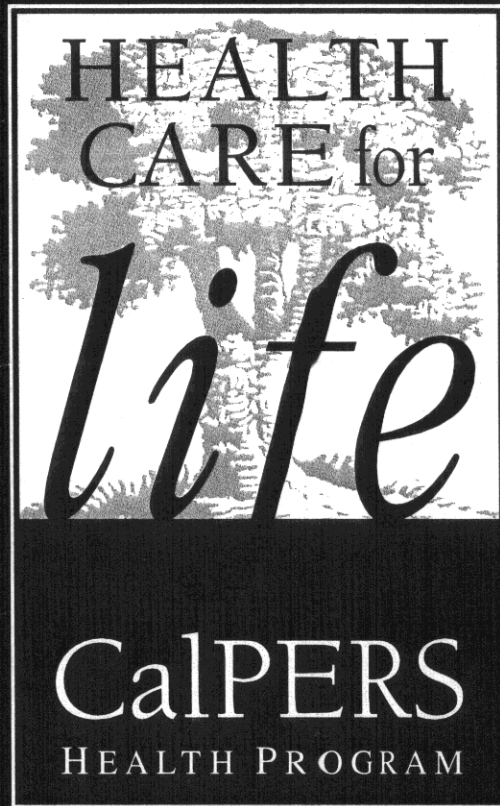
HOLLISTER

SAN BERNARDINO COUNTY:

BARSTOW
CHINO
CHINO HILLS
COLTON
HESPERIA
HIGHLAND
LOMA LINDA
ONTARIO
REDLANDS
RIALTO
SAN BERNARDINO
TWENTY-NINE PALMS
UPLAND
YUCAIPA
YUCCA VALLEY, TOWN OF

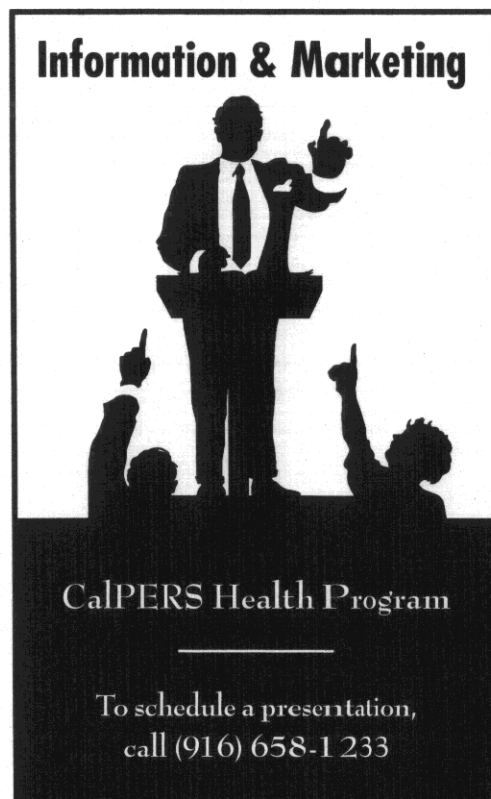
SAN DIEGO COUNTY:

CARLSBAD
CORONADO
EL CAJON
ENCINITAS
IMPERIAL BEACH
LA MESA
LEMON GROVE
OCEANSIDE
SAN MARCOS
SOLANA BEACH



CalPERS Health
Program Information
2000

California Public Employees' Retirement System



Visit our web site at www.calpers.ca.gov
for additional information

CalPERS Health Program Information

What's New for 2000!	2
CalPERS Health Program Features	3
2000 Basic Plan Premiums	4
2000 Supplement & Managed Medicare Premiums	5
2000 PERSCare & PERS Choice Benefit Summaries (Basic Plans)	6
CalPERS 2000 HMO Basic Health Plan Benefit Summary	7

Non-CalPERS Agencies Welcome!

What's New for 2000!

Benefit Changes

The CalPERS Board approved coverage of the treatment of sexual dysfunction, including Viagra® and other drugs prescribed for sexual dysfunction at the standard prescription drug copayments.

New Health Plan Additions

Universal Care will join the CalPERS Health Program effective January 1, 2000. *Universal Care* has been operating in Southern California since 1985 and has approximately 212,000 enrollees in their service area of Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, and Ventura counties.

PacifiCare Health Systems, Inc. will offer out-of-state coverage to CalPERS members in select zip codes of Arizona and Nevada effective January 1, 2000. *PacifiCare* of Arizona and *PacifiCare* of Nevada are an extension of our commitment to provide members enhanced customer service and improve member satisfaction.

New Rates

For contract year 2000, the Basic HMO plan premiums represent an average of 9.7 percent increase. Considering the high costs of prescription drugs and inflation, *CalPERS* believes that this increase is reasonable, at the same time delivering a stable and secure product!

PERSCare and *PERS Choice* basic plan premiums have increased an average of 7.9 percent.

New Practices

CalPERS continues to implement New Practices to simplify our business rules. The CalPERS Health Partner Inquiry System (CHPIS) is available to contracting Public Agency employers to review their employees' and retirees' health enrollment status. There is no cost to the employer except the equipment and software to access the inquiry system.

"It's Simple to do Business with CalPERS"

CalPERS Health Program Features

- Stability, Flexibility & Choice
- Participation by Individual Employee Groups
- No Utilization or Actuarial Review for New Agencies
- No Exclusions for Pre-existing Conditions During Initial & Open Enrollments
- No Waiting Period
- Program Premium Rates & Benefits are the Same for All Contracting Agencies
- Individual Choice Between PPO, HMO or Association Plans
- Preferred Provider Organization (PPO) Plans:
 - CalPERS self-funded plans
 - Administered by Blue Cross of California
 - Self referral
 - Open-formulary prescriptions
 - Nationwide & worldwide coverage
- Health Maintenance Organization (HMO) Plans:
 - Standardized benefits
 - Out-of-State coverage available on some plans
- Association Plan:
 - Peace Officers' Research Association of California (PORAC) Police and Fire Health Plan
- Dependent Coverage for Children:
 - Covers up to age 23 (unmarried)
 - Natural, step, or adopted child
 - Do not need to be a student nor reside with enrollee
 - Economically-dependent child coverage available
- Lifetime Health Coverage for Disabled Children
- Lifetime Health Coverage for Eligible Retirees
- Toll-Free Customer Service (800) 237-3345

2000 Basic Monthly Premiums

Health Plan	1 Party Premium	2 Party Premium	Family Premium
PPOs			
PERSCare	296.00	592.00	770.00
PERS Choice	176.00	352.00	458.00
HMOs			
Aetna U.S. Healthcare	178.63	357.26	464.46
Blue Shield Access+ HMO	184.56	369.12	479.87
CIGNA	172.37	344.76	448.48
Health Net	180.64	361.27	469.67
HP of the Redwoods	183.40	366.79	476.83
Kaiser Foundation	184.06	368.12	478.56
Lifeguard	195.31	390.61	507.81
Maxicare	166.00	332.00	431.60
PacifiCare of California	174.52	349.04	453.73
PacifiCare of Arizona	302.36	604.72	786.15
PacifiCare of Nevada	294.52	589.05	765.76
Universal Care	161.49	322.98	419.87
ASSOCIATION			
PORAC Police and Fire Health Plan	210.00	410.00	549.00

2000 Supplemental or Managed Medicare Monthly Premiums

Health Plan	1 Party Premium	2 Party Premium	Family Premium
PPOs			
PERSCare	225.00	450.00	675.00
PERS Choice	214.00	428.00	642.00
HMOs			
Aetna U.S. Healthcare* "Golden Medicare"	104.67	209.34	314.01
Blue Shield Access+ HMO	208.82	417.64	626.46
CIGNA* "Health Care for Seniors"	75.00	150.00	225.00
Health Net* "Seniority Plus"	125.35	250.70	376.05
HP of the Redwoods	154.81	309.62	464.43
Kaiser Foundation* "Senior Advantage"	98.18	196.36	294.54
Lifeguard	161.82	323.63	485.45
Maxicare	148.62	297.24	445.86
PacifiCare of California* "Secure Horizons"	99.05	198.10	297.15
PacifiCare of Arizona* "Secure Horizons"	75.00	150.00	225.00
PacifiCare of Nevada* "Secure Horizons"	87.40	174.80	349.42
Universal Care	103.66	207.31	310.97
ASSOCIATION			
PORAC Police and Fire Health Plan	198.00	396.00	594.00

*Managed Medicare Plans

Comparison of PERSCare and PERS Choice Plans

Basic Plan 2000 Contract Year

Premiums	PERSCare	Your Cost	PERS Choice	Your Cost
1 Party	\$296		\$176	
2 Party	\$592		\$352	
Family	\$770		\$458	
<i>Calendar Year Deductible</i>				
Member		\$250		\$250
Family		\$500		\$500
<i>Maximum Annual Copayment*</i>				
Member		\$2,000		\$3,000
Family		\$4,000		\$6,000
<i>Lifetime Maximum Benefit</i>				
Per Member		none		\$2,000,000

Services	PERSCare		PERS Choice	
	PPO	Non-PPO	PPO	Non-PPO
Hospital	10%**	40%**	20%	40%
Physician Services (Office/hospital visit)	10%	40%	\$10 copay**	40%
Immunization/Well-Baby Care	no charge**	40%	no charge**	40%
Periodic Health Exams	no charge**	40%	no charge**	40%
Diagnostic X-ray and lab	10%	40%	20%	40%
Ambulance	20%	20%	20%	20%
Emergency Care Services	10%	10%	20%	20%
Chiropractic Services	10%	40%	20%	40%
Acupuncture Services	10%	40%	20%	40%
Mental Health				
Inpatient	10%	40%	20%	40%
Outpatient	10%	40%	20%	40%
Home Health Care	10%	40%	20%	40%
Hearing Aid Benefit	10%	40%	20%	40%
Prescription Drugs	\$1,000 Max. every 36 months		\$1,000 Max. every 36 months	
Retail Pharmacy Program	\$5 generic/\$10 brand name		\$5 generic/\$10 brand name	
Mail Service Program	\$5 generic or brand name		\$5 generic or brand name	
24 Hour Nurseline	YES		YES	

* **Important:** The maximum annual copayment applies only if services are received from a Preferred Provider, or if you live and receive covered services outside of a Preferred Provider area. If covered services are received from non-Preferred Providers, whether referred by a Preferred Provider or not (there is no implied contract), there is no maximum copayment responsibility.

** **The plan waives the deductible requirement for these services!**

This is only a summary of benefits offered by PERSCare and PERS Choice. Please see the Evidence of Coverage booklets for the exact terms of coverage.

CalPERS HMO Basic Health Plan Benefit Summary

2000 Contract Year

Services	CalPERS HMOs
Hospital	
Inpatient	No Charge
Outpatient	No Charge
Physician Care	
Office Visits	\$5
Allergy Test/Treat	\$5
Hearing Exam/Test	\$5
Immunizations/Inoculations	\$5
Gynecological Exam	\$5
Periodic Health Exam	\$5
Well Baby Care	\$5
Inpatient Hospital Visits	No Charge
Surgery/Anesthesia	No Charge
Eye Refraction	\$10 Age limit varies by plan
Diagnostic x-ray and lab	No Charge
Outpatient	
Durable Medical Equipment	No Charge Includes Orthotics and Prosthetics
Prescription Drugs	\$5/30 day \$5/90 day mail
Infertility Testing & Treatment	50% of charges
Ambulance	No Charge
Emergency Care	Varies by plan
Mental Health	
Inpatient	No charge up to 30 days per calendar year
Outpatient	\$20 per visit/20 visits per calendar year
Substance Abuse	
Inpatient	No Charge
Outpatient	\$5 per visit/20 visits per calendar year
Home Health	No Charge
Skilled Nursing Care	No Charge up to 100 days per calendar year
Speech/Physical/Occupational Therapy	
Limited to short-term therapy for a period not exceeding 60 consecutive calendar days per condition following the date of the first therapy session. Applies to each therapy. Long-term rehabilitation is not covered.	No charge for inpatient visits at a hospital or skilled nursing facility. \$5/visit for outpatient and home visits.
Hospice	No Charge
Chiropractic	Varies by plan \$5 per visit /20 visits per calendar year
Blood & Blood Products	No Charge
Hearing Aid Benefit	\$1,000 Max. every 36 months

Important: This is only a summary of benefits offered. Please see the Evidence of Coverage booklets for the exact terms of coverage.

Notes:

We're ready to show you what CalPERS can do for your agency and your employees. We'll be in your area soon, so let us explain how you, together with CalPERS, can meet—and beat—the health care challenge!

For more information or to set up an appointment, please complete and return this card or contact CalPERS Public Agency Information/Marketing at (916) 658-1233.

☐ Please send me CalPERS Health Program information.

☐ Please call me to schedule a presentation.

Name

Title

Agency

Address

City

()

State

()

ZIP

Phone

FAX

Place
Postage
Here

California Public Employees' Retirement System
Health Benefit Services Division
Public Agency Information/Marketing
P.O. Box 942714
Sacramento, CA 94229-2714



California Public Employees' Retirement System
Public Agency Information/Marketing
(916) 658-1233
Website: www.calpers.ca.gov

CalPERS BACKGROUND

- 38 years providing health benefits – since 1962
- In 1967 legislation was passed to allow public agencies to join the program

HEALTH BENEFITS MEMBERSHIP

- Over "1.2" million lives covered
- Over 1,200 contracting Public Agencies
- 104 school districts
- Largest risk pool in California

NEGOTIATIONS

- Negotiations start January for the following new year
- Health plan contracts are signed by CalPERS Health Committee Board in April
- Circular letters are sent to contracting Agencies by May/June

ENROLLMENT AND CONTRACTING PROCEDURES

- Agency needs to adopt a resolution:
 - Agency as a "whole"; or
 - By recognized employee group – including your "elected officials"
 - Effective Date: 1st of any given month

Adopted resolution must be received by the 10th of the month for the effective date to be the first of the following month
- Initially there is a new agency enrollment
- Open enrollment is held every year from September 1st through October 15th
- Contracts are on a calendar year basis – January 1st through December 31st

EMPLOYER COSTS

- Employer Contribution:
 - Equal contribution: \$16 minimum for active and retired employees
 - Unequal contribution: \$1 minimum per month for retiree's with annual increases of 5% of the active employee's contribution
- Administrative Cost: Maximum 2% - Currently 0.5% (half of one percent since 1988)
- Contingency Reserve Fund: Maximum 4% - Currently 0.0% since 1985

(OVER)

BILLING PROCEDURES

- Monthly itemized bill
 - CalPERS Agencies – will include the total premium for enrolled active employees and only the agency contribution amount for enrolled retirees + administrative fee
 - Non CalPERS Agencies – will include the full premium for active and retired employees + administrative fee
 - Agencies issue a **single payment** to CalPERS. CalPERS disburses payment to each carrier
 - COBRA billing administered by carrier, employee pays carrier direct

EMPLOYEE ELIGIBILITY

- Program must be offered to ALL eligible "active" and "retired" employees:
 - Active: Timebase of half-time or more; Tenure of more than 6 months
 - Retired: PERS/STRS membership; receive a monthly allowance; and separate/retire within 120 days (can not defer retirement)
Must offer program to "past" retirees

After Initial Effective date: Be enrolled in a PERS plan at the time of separation before retiring

Deductions: From PERS or STRS check

FAMILY MEMBER ELIGIBILITY

- Dependents: Unmarried up to age "23" (natural, step, or adopted)
Extended Dependent Children Coverage
Domestic Partner Coverage
- Survivor: May continue PERS health plan coverage if receiving spouse's retirement warrant.
- No dual coverage and split enrollments

HEALTH PLAN COVERAGE

- PPO's or Preferred Provider Organizations
 - Traditional fee for service or indemnity plan with deductibles and co-pays
 - Self-referral to any Blue Cross doctor (including specialists and acupuncture)
 - Non-formulary prescriptions with \$5.00 co-pay for generic and \$10.00 for name brand
 - World Wide coverage provided
- HMO's or Health Maintenance Organizations
 - You chose a Primary Care Physician (PCP)
 - PCP coordinates all your care including referrals to any specialists
 - Prescriptions are \$5.00 co-pay with HMO formulary for prescriptions

PROGRAM FEATURES

- No utilization or actuarial review for new agencies
- ALL premiums and benefits are the SAME for all agencies
- No waiting periods
- Cannot be denied coverage for pre-existing conditions
- Coordination with employer to conduct health fair and enrollment training
- ALL eligible ACTIVE and RETIREES participate in open enrollments
- **Customer Service/Member Advocacy (800) 237-3345**

filed 7-25-00



Available Health Plans For 2000:

SAN JOAQUIN COUNTY:

Aetna U.S. Healthcare
Blue Shield Access+ HMO
Health Net
Kaiser
Lifeguard
Maxicare
Pacificare

PERSCare
PERS Choice

HMO Availability is geographically restricted by Residence Zip Code

PERS Care & PERS Choice offer World Wide Coverage

www.calpers.ca.gov